Certificate Number: 03621-PAE-DE-039154138

Bankruptcy Case Number: 24-13083



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 13, 2024</u>, at <u>10:03</u> o'clock <u>AM EST</u>, <u>Piotr Modzelewski</u> completed a course on personal financial management given <u>by internet</u> by <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: December 13, 2024 By: /s/Leylani Rivera

Name: Leylani Rivera

Title: <u>Credit Counselor</u>